



Fundamental Care Quick Reference Guide

Fundamental Care plans offer medical coverage for basic health care services such as doctors' visits, emergency room services, and prescription drugs, as well as limited hospital and surgical benefits. As of March 1, 2007, CIGNA HealthCare PPO rates apply to covered services for these members.

Coverage includes benefit maximums of \$25,000 to \$100,000 and employers contribute toward the cost of the plan. This plan offers more affordable coverage to employees who do not have access to traditional types of health insurance (e.g., people with waiting periods for comprehensive medical plan eligibility, small business employees, and moderate wage hourly employees).

Fundamental Care plan members carry an ID card with a special telephone number to call to access benefits, eligibility and claim status information. Benefits and eligibility information also is available at www.fundamentalcare.com. This information is not available through the CIGNA for Health Care Professionals website at this time. While claims can be submitted electronically, electronic fund transfer and electronic remittance advice is not available for Fundamental Care plan claims.

Contracted Rates and Network Providers

The patient is responsible for any amount charged and not paid by the plan up to the contracted rate for in-network providers. Members may choose to receive care from in-network or out-of-network providers.

No Precertification required

Fundamental Care does not have precertification requirements.

Questions?

Call 1.800.859.0086 for more information.

